Case 20-22489-MBK Doc 96 Filed 07/11/21 Entered 07/12/21 00:17:56 Desc Imaged Certificate of Notice Page 1 of 6

Form 137 - aplccmpn

#### UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 20-22489-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Gomez Lidia E. Gomez

aka Ricardo Gomez–Sanchez

66 Texas Rd

aka Lidia Esther Gomez, aka Lidia E

Marte, aka Lidia Marte, aka Lidia Gomez,

Monroe, NJ 08831–9655 aka Lidia Esther Marte

66 Texas Rd

Monroe, NJ 08831-9655

Social Security No.:

xxx-xx-2649 xxx-xx-6210

Employer's Tax I.D. No.:

#### NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 8/11/21 Time: 01:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Edward Hanratty, Debtor's Attorney

**COMMISSION OR FEES** 

Fees: \$2,111.67

EXPENSES

\$84.35

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows: TO PAY DEBTORS ATTORNEY FEES

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: July 9, 2021

JAN: rms

Jeanne Naughton Clerk

# Case 20-22489-MBK Doc 96 Filed 07/11/21 Entered 07/12/21 00:17:56 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court District of New Jersey

In re: Case No. 20-22489-MBK

Ricardo Gomez Chapter 13

Lidia E. Gomez Debtors

## CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4
Date Rcvd: Jul 09, 2021 Form ID: 137 Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

<b>Recip ID</b> db/jdb		Recipient Name and Address Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655
519016159		ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507
519016161	++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674
519016162		AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218
519016163		AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
519064596	+	Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430
519016179		EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241
519016180		Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519016181		FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
519027256	+	GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
519016189		NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
519016190		NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452
519076213		NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
519016191		SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229
519016193		SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316
519070733	++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519016198		TransUnion, TransUnion Consumer Solutions,, PO Box 2000, Chester, PA 19016-2000
519016199		USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201

TOTAL: 18

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
		Jul 09 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 09 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519016160	Email/Text: backoffice@affirm.com	Jul 09 2021 20:29:00	AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716
519018523	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 09 2021 20:29:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519023810	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	OM Jul 09 2021 20:29:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519016164	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2021 20:38:37	BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016165	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 09 2021 20:38:35	CAPITAL ONE BANK USA N, 15000 Capital One Dr, Richmond, VA 23238-1119

Case 20-22489-MBK Doc 96 Filed 07/11/21 Entered 07/12/21 00:17:56 Desc Imaged Certificate of Notice Page 4 of 6

District/off: 0312-3 User: admin Page 2 of 4
Date Rcvd: Jul 09, 2021 Form ID: 137 Total Noticed: 60

519016167	Email/Text: clientservices@credit-control.com  Jul 09 2021	20:29:00 CENTRAL LOAN ADMIN & R, 425 Phillips
519016166	Email/PDF: Citi.BNC.Correspondence@citi.com	Blvd, Ewing, NJ 08618-1430
510016169	Jul 09 2021 2	20:38:46 CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
519016168	Email/PDF: Citi.BNC.Correspondence@citi.com  Jul 09 2021 2	20:38:55 CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016169	Email/PDF: Citi.BNC.Correspondence@citi.com  Jul 09 2021 2	20:38:46 CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
519016170	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 09 2021 2	20:29:00 COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789
519016171	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 09 2021	20:29:00 COMENITYBANK/NY&CO, PO Box 182789,
519016172	Email/PDF: pa_dc_ed@navient.com  Jul 09 2021 2	
519016173	Email/Text: electronicbkydocs@nelnet.net	Barre, PA 18773-9635  20:29:00 DEPT OF EDUCATION/NELN, 121 S 13th St,
519016174	Email/Text: DMCCO.VBASPL@va.gov	Lincoln, NE 68508-1904
510016175	Jul 09 2021 2	20:29:00 DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930
519016175	Email/Text: bankruptcynotices@devry.edu  Jul 09 2021 2	20:29:00 DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347
519016176	Email/Text: mrdiscen@discover.com  Jul 09 2021 2	20:28:00 DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316
519016177	Email/Text: mrdiscen@discover.com  Jul 09 2021 2	20:28:00 DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954
519016178	Email/PDF: Citi.BNC.Correspondence@citi.com  Jul 09 2021 2	·
519016186	Email/PDF: Citi.BNC.Correspondence@citi.com  Jul 09 2021 2	
519023366	Email/Text: mrdiscen@discover.com  Jul 09 2021 2	20:28:00 Discover Bank, Discover Products Inc, PO Box
519025411	+ Email/Text: DSLBKYPRO@discover.com  Jul 09 2021 2	3025, New Albany, OH 43054-3025 20:29:00 Discover Student Loans, PO Box 30925, Salt Lake
519016182	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	City, UT 84130-0925
	Jul 09 2021 2	20:29:00 GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145
519016183	Email/Text: sbse.cio.bnc.mail@irs.gov  Jul 09 2021 2	20:29:00 INTERNAL REVENUE SERVICES, PO Box 7346, Philadelphia, PA 19101-7346
519016184	Email/PDF: ais.chase.ebn@americaninfosource.com Jul 09 2021 2	20:38:35 JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369
519016185	Email/Text: PBNCNotifications@peritusservices.com  Jul 09 2021 2	20:28:00 KOHLS/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051
519016187	+ Email/PDF: pa_dc_claims@navient.com  Jul 09 2021 2	
519016188	Email/Text: ext_ebn_inbox@navyfederal.org  Jul 09 2021 2	20:29:37 NAVY FEDERAL CR UNION, PO Box 3700,
519020649	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org  Jul 09 2021 2	Education Solutions, Inc., PO Box 8961, Madison,
519236660	Email/PDF: pa_dc_claims@navient.com  Jul 09 2021 2	WI 53708-8961  20:38:52 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,
519066821	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Wilkes-Barre, PA 18773-9635

# Case 20-22489-MBK Doc 96 Filed 07/11/21 Entered 07/12/21 00:17:56 Desc Imaged Certificate of Notice Page 5 of 6

District/off: 0312-3 User: admin Page 3 of 4

Date Rcvd: Jul 09, 2021 Form ID: 137 Total Noticed: 60

		Jul 09 2021 20:38:44	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519064857	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	y.com Jul 09 2021 20:38:52	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519016192	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2021 20:38:55	SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
519016194	Email/PDF: gecsedi@recoverycorp.com	Jul 09 2021 20:38:33	SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015
519016195	Email/PDF: gecsedi@recoverycorp.com	Jul 09 2021 20:38:33	SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469
519016196	Email/PDF: gecsedi@recoverycorp.com	Jul 09 2021 20:38:40	SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469
519066220	Email/Text: ebn_bkrt_forms@salliemae.com	Jul 09 2021 20:29:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
519076760	+ Email/PDF: gecsedi@recoverycorp.com	Jul 09 2021 20:38:33	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519017860	+ Email/PDF: gecsedi@recoverycorp.com	Jul 09 2021 20:38:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519016197	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 09 2021 20:38:37	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519068407	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jul 09 2021 20:38:56	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 42

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> 519017220	Bypass Reason	Name and Address Lidia Gomez
519049218	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial, P.O. Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021	Signature:	/s/Joseph Speetjens
	· ·	

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2021 at the address(es) listed below:

Name

Email Address

Case 20-22489-MBK Doc 96 Filed 07/11/21 Entered 07/12/21 00:17:56 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 0312-3 User: admin Page 4 of 4
Date Rcvd: Jul 09, 2021 Form ID: 137 Total Noticed: 60

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com

bkgroup@kmllawgroup.com

**Edward Hanratty** 

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

**Edward Hanratty** 

on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

**Edward Hanratty** 

on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

**Edward Hanratty** 

on behalf of Joint Debtor Lidia E. Gomez than ratty @central new jersey bankrupt cylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com

bkyecf@rasflaw.com;legerman@rasnj.com

Lauren Moyer

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

lmoyer@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11